

Which Lending Institutions Qualify to Participate?

Type of Financial Institution	Type of Funds		
	Federal (Lender & Borrower Premium Match)	State (Lender only premium match)	Air Resources Board Programs (Premium varies per program)
Federal-chartered bank	eligible	eligible	eligible
Credit Union	eligible	eligible	eligible
Savings Association	eligible	eligible	eligible
State Chartered Bank	eligible	eligible	eligible
Micro Business Lender	not eligible	eligible	eligible*
Federally certified not-for-profit or for-profit Community Development Financial Institution	eligible	eligible	eligible
Other Community Development Financial Institutions	eligible	eligible	eligible
Lending institution that has executed a participation agreement with the SBA under the guaranteed loan program (without any of the above lender types)	not eligible	eligible	eligible
Consortium of these foregoing entities	not eligible	eligible	eligible
Small Business Investment Company	not eligible	eligible	eligible
Finance Lender as defined pursuant to the California Financial Code Section 22009 making commercial loans as defined pursuant to the California Financial Code Section 22502.	not eligible	not eligible	eligible

Note: *Upon ARB approval